



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: I have LIS (Low Income Subsidy) that helps pay for my Medicare Part D drugs. Can I change to a different drug plan?

All Medicare Part D beneficiaries eligible for the Low Income Subsidy (LIS), also called "extra help," have a continuous Special Enrollment Period (SEP). This gives LIS recipients the opportunity to switch plans as often as monthly.

Previously, only full and partial dual eligibles (people who qualify for both Medicare and any type of Medicaid assistance) were permitted to change their plans at any time. Now, all LIS eligibles, not just duals, enjoy this benefit.

The Special Enrollment Period allows LIS beneficiaries increased flexibility to make changes to their prescription drug coverage and, in most circumstances, to their enrollment in Medicare Advantage (MA) plans (also known as Medicare Part C). These are private health insurance plans that offer Medicare benefits and replace

enrollment in original, fee-for-service Medicare.

Duals are not allowed to join Medicare Savings Account plans (MSAs).

These Special Enrollment Periods start when an individual becomes dually entitled or is found eligible for Extra Help by Social Security Administration and ends two months after the person loses Medicaid entitlement or Extra Help. The new plan will become effective the first day of the following month.

Individuals who are no longer deemed eligible for the LIS for the next calendar year will have an SEP to make one change during January to March of the year in which they lose their LIS eligibility. Individuals who lose their LIS eligibility during the year have an SEP that begins the month they are notified and continues for two months thereafter.

For more information about applying for Extra Help, call SHIP at 1-800-452-4800.

If an individual is eligible for the LIS and is enrolled in...	He or she may switch each month to...
Medicare Advantage Prescription Drug (MA-PD) Plan	A different MA-PD plan OR Original Medicare plus a stand-alone Part D prescription drug plan (PDP)
Original Medicare plus a Medicare Part D PDP	Original Medicare plus a different PDP OR An MA-PD plan
An MA-only plan (an MA plan that does not provide any prescription drug coverage) plus a Medicare Part D PDP	The same MA-only plan plus a different PDP OR An MA-PD plan
Original Medicare with no Medicare prescription drug coverage ¹	Original Medicare plus a PDP OR An MA-PD plan

A completely separate special enrollment period allows all individuals, regardless of income, to change plans if they have enrolled in a Medicare Advantage (MA) plan based on misleading or incorrect information provided by plan employees, agents or brokers.

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.